(e) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF HEALTH AND FAMILY WELFARE (SHRI DINESH TRIVEDI): (a) No, Sir. However, a survey has been carried out recently by Central Drugs Standards Control Organisation (CDSCO) under the Ministry of Health and Family Welfare to assess the extent of spurious drugs in the country. While the media has been quoting very high prevalence (10% to 25%) of spurious drugs in the country, the study has revealed that the extent of spurious drugs is about 0.045%.

(b) No, Sir.

(c) As per the information made available by the concerned State/UT Governments, 12, 85 and 23 persons have been arrested/prosecuted respectively in connection with spurious/adulterated drugs during 2006 to 2009.

(d) and (e) To reduce the harmful effects of spurious drugs, the following stringent measures have been taken:

(i) Certain offences relating to spurious and adulterated drugs have been made cognizable and non-bailable. Guidelines for taking action on samples of drugs declared spurious or not of standard quality in the light of enhanced penalties under the Drugs and Cosmetics (Amendment) Act, 2008, have been adopted for the uniform implementation of the Drugs and Cosmetic Act in the country.

(ii) A Whistle Blower Policy has been started by Government of India to encourage vigilant public participation in the detection of movement of spurious drugs in the country.

(iii) Active case detection by the Port and Zonal Offices of the CDSCO.

(iv) The Directorate of Revenue Intelligence, Customs and all the Port officers have been sensitized.

(v) Cases of import of bulk drugs from unregistered sources originating from China have recently been detected involving Indian companies. These have already been handed over to the Central Bureau of Investigation (CBI).

Recovery of Dues by Banks

†*376. SHRI AMIR ALAM KHAN: Will the Minister of FINANCE be pleased to state:

(a) the details of amount of different nationalized and non-nationalized banks' dues, including borrowers and credit card liabilities during the last three years;

(b) the number of these borrowers in respect of each bank;

(c) whether the Reserve Bank of India (RBI) has prepared a list of such defaulters through Credit Information Bureau of India Limited (CIBIL) and the same is published for public information;

(d) if so, the details thereof;

†Original notice of the question was received in Hindi.

(e) whether various banks are denying loans to borrowers after the disclosure of their names in CIBIL by mistake;

(f) if so, the details thereof; and

(g) the measures being taken by Government for the recovery of dues of banks?

THE MINISTER OF FINANCE (SHRI PRANAB MUKHERJEE): (a) and (b) The details of non-performing assets (NPAs) in credit cards (consolidated) pertaining to all banks during the last three years are given below-

(Amount Rs. in crore)

Month/Year	Retail Impaired Credit Card Receivables-"A"	Retail Outstanding Credit Receivables-"B"	Share of "A" Card in "B"
March, 2007	1,520	18,317	8
March, 2008	2,852	27,437	10
March, 2009	5,094	29,941	17

Bank-wise details of Gross NPAs and gross advances are given in Statement-I (*See* below). Bank-wise details of credit card holders for the last three years are given in Statement-II (*See* below).

(c) and (d) Reserve Bank of India (RBI) disseminates list of non-suit filed borrowers of banks and Financial Institutions (FIs) with outstanding aggregating Rs.1 crore and above as on 31st March and 30th September each year to the banks and F1s for their confidential use. The list of non-suit filed accounts of willful defaulters of Rs. 25 lakh and above is also disseminated on quarterly basis to banks and FIs for their confidential use. Further, Credit Information Bureau (India) Limited (CIBIL) is maintaining a database on suit-filed accounts of Rs. 1 Crore and above and suit-filed accounts (wilful defaulters) of Rs.25 Lakhs and above. The information can be accessed at CIBIL website *www.cibil.com*. RBI has, *vide* its circular dated 24.06.2009, advised all banks/FIs to furnish, on request and against payment of requisite fees, a copy of the Credit Information Report obtained from Credit Information Company to such persons, who have applied for grant or sanction of credit facility from the banks or FI.

(e) and (f) One or two instances have been brought to the notice of RBI where the borrowers have alleged wrong reporting by CIBIL and subsequent denial of credit by banks. Such cases are taken up by RBI with the concerned banks and CIBIL for suitable redressal.

(g) Government and RBI have put in place a comprehensive legal and institutional framework for recovery of NPAs, which, *inter alia*, include prudential norms for provisioning and classification of NPAs, guidelines for prevention of slippages, Corporate Debt Restructuring and other restructuring Schemes, One Time Settlement schemes, the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002 and the Recovery of Debts due to Banks and Financial Institutions (DRT) Act, 1993.

Statement-I

Bank-wise outstanding Gross Advances and Gross NPAs

Rs. Crore

Bank Group	Bank Name	Gross NPAs			Total Gross Advances		
		Mar-07	Mar-08	Mar-09	Mar-07	Mar-08	Mar-09
1	2	3	4	5	6	7	8
Nationalised Banks	Allahabad Bank	1094	1009	1077	41914	50152	58956
	Andhra Bank	397	372	368	28233	34556	44428
	Bank of Baroda	1972	1858	1664	68236	85352	109977
	Bank of India	1931	1783	2190	69411	91388	115354
	Bank of Maharashtra	820	766	798	23461	29797	34817
	Canara Bank	1487	1391	2139	98172	106223	135520
	Central Bank of India	2572	2350	2317	51989	72562	86053
	Corporation Bank	625	584	559	30422	39664	48927
	Dena Bank	744	573	621	18258	23181	28984
	IDBI Bank Limited	1381	1377	1436	62831	82632	103914
	Indian Bank	532	473	426	28141	38204	48861

	Indian Overseas Bank	1045	916	1810	45107	57260	68479
	Oriental Bank of Commerce	1454	1280	1058	45395	55327	69065
	Punjab and Sind Bank	291	136	161	11948	18409	24698
	Punjab National Bank	3391	3319	2767	98206	120932	156098
	Syndicate Bank	1553	1760	1592	47233	59188	74164
	UCO Bank	1504	1652	1540	43338	51129	64020
	Union Bank of India	1873	1657	1923	63658	75879	98265
	United Bank of India	817	761	1020	22640	28152	35727
	Vijaya Bank	564	512	699	24644	32019	35875
	Group-wise TOTAL	26047	24529	26165	923237	1152006	1442182
SBI Group	State Bank of Bikaner and Jaipur	463	437	490	20766	25304	30088
	State Bank of Hyderabad	351	312	486	28299	35901	43938
	State Bank of India	9871	12576	15105	303937	365985	463006
	State Bank of Indore	294	265	301	15487	18356	21747
	State Bank of Mysore	384	359	368	16783	21305	25870
	State Bank of Patiala	524	521	574	29077	36724	43961
	State Bank of Saurashtra	128	179		11132	12309	

1	2	3	4	5	6	7	8
	State Bank of Travancore	540	571	549	25059	28440	32972
	Group-wise TOTAL	12555	15220	17873	450540	544324	661582
Old Private Sector Banks	Bank of Rajasthan Ltd.	121	126	161	5811	7529	7885
	Catholic Syrian Bank Ltd.	129	131	172	3032	3327	3708
	City Union Bank Ltd.	87	73	102	3380	4575	5686
	Dhanalakshmi Bank Ltd.	96	63	64	1903	2146	3232
	Federal Bank Ltd.	451	469	590	15277	19327	22907
	ING Vysya Bank Ltd.	126	116	209	11989	14663	16754
	Jammu and Kashmir Bank Ltd.	502	485	559	16314	18860	21220
	Karnataka Bank Ltd.	387	380	443	9810	11102	12123
	Karur Vysya Bank Ltd.	203	194	206	7194	9569	10563
	Lakshmi Vilas Bank Ltd.	131	138	144	3679	3931	5320
	Lord Krishna Bank Ltd.	81			1055		
	Nainital Bank Ltd.	16	19	19	800	1002	1139
	Ratnakar Bank Ltd.	38	37	17	558	617	813
	SBI Commercial and International Bank Ltd.	11	5	5	340	364	315

	Sangli Bank Ltd.	77			264		
	South Indian Bank Ltd.	321	188	261	8151	10597	11965
	Tamilnad Mercantile Bank Ltd.	191	122	120	4195	5431	6667
	Group-wise TOTAL	2968	2556	3072	93752	113040	130297
New Private Sector Banks	Axis Bank Ltd.	411	486	890	34446	54518	71954
	Centurion Bank of Punjab	318	540		11398	16455	
	Development Credit Bank Ltd.	146	63	306	2761	4105	3480
	HDFC Bank Ltd.	645	904	1984	47387	64032	99406
	ICICI Bank Ltd.	4126	7570	9565	173693	182140	169271
	IndusInd Bank Ltd.	343	392	255	11153	12897	15847
	Kotak Mahindra Bank Ltd.	282	453	731	10989	15726	16955
	Yes Bank Ltd.	0	11	85	6290	9432	12447
	Group-wise TOTAL	6271	10419	13816	298117	359305	389360
Foreign Banks	AB Bank Ltd.	0	3	3	33	26	29
	ABN AMRO Bank Ltd.	101	294	844	18467	20502	17137
	Abu Dhabi Commercial Bank Ltd.	40	19	14	242	182	151

1	2	3	4	5	6	7	8
Foreign Banks	American Express Bank Ltd.	22		1603			
	American Express Banking Corp.			45			713
	Antwerp Diamond Bank NV	0	0	26	375	476	703
	BNP Paribas	39	34	75	2380	3805	3753
	Bank Internasional Indonesia	0	0		1	0	
	Bank of America N.T and S.A.	1	1	1	2917	3453	3357
	Bank of Bahrain and Kuwait BSC	69	58	12	243	335	299
	Bank of Ceylon	29	17	5	64	56	50
	Bank of Nova Scotia	18	2	2	2987	4776	4807
	Barclays Bank Plc	0	61	1235	173	7664	11301
	Calyon Bank	3	2	1	1007	1815	1764
	China Trust Commercial Bank	3	1	0	119	129	148
	Citibank N.A.	694	1011	2087	33219	38915	40956
	Deutsche Bank (Asia)	12	60	243	4956	9000	8966
	Development Bank of Singapore Ltd.	0	5	34	1230	2368	2742
	Hongkong and Shanghai Banking Corporation Ltd.	395	697	1540	23438	30467	28738

JP Morgan Chase Bank, National	62	121	61	844	1158	755
JSC VTB Bank	0	0	0	0	0	0
Krung Thai Bank Pcl	0	0	0	10	9	9
Mashreq Bank PSC	0	0	0	33	41	0
Mizuho Corporate Bank, Ltd.	7	7	6	648	863	1126
Oman International Bank S.A.O.G	155	0	0	157	1	2
Shinhan Bank	0	0	0	136	314	458
Societe Generale	3	0	0	388	385	366
Sonali Bank Ltd.	1	1	1	4	9	12
Standard Chartered Bank	800	723	1058	30471	33729	38059
State Bank of Mauritius Ltd.	0	0	0	134	214	303
The Bank of Tokyo-Mitsubishi UFJ, Ltd.	0	0	0	1589	2307	2991
UBS AG			0			0
Group-wise TOTAL	2454	3117	7293	127868	162999	169715
TOTAL	50295	55841	68219	1893514	2331674	2793136

Data sourced from off-site returns submitted by banks (Domestic, audited)

Statement-II

Data pertaining to no. of credit card holders of banks *

(As at end March)

Sl. No.	Bank Name	No. of Card holders		
		31-03-2007	31-03-2008	31-03-2009
1	2	3	4	5
	Public Sector Banks			
1.	Andhra Bank	161193	149420	145852
2.	Bank of Baroda	147925	104905	121246
3.	Bank of India	133834	108766	115437
4.	Bank of Maharashtra	70105	0	72504
5.	Canara Bank	87251	82934	82798
6.	Central Bank of India	39739	38636	40471
7.	Corporation Bank	2664	15135	22846
8.	Dena Bank	10406	10508	10579
9.	Indian Bank	13101	16835	22660
10.	Indian Overseas Bank	15008	21284	26762
11.	Syndicate Bank	41698	45474	49912
12.	Union Bank of India	21904	24836	26910
13.	Vijaya Bank	138542	142912	145946
14.	State Bank of India	3356561	3210858	2723501
	Old Private Sector Banks			
15.	Bank of Rajasthan Ltd.	15387	17518	24358
16.	Jammu and Kashmir Bank Ltd.	5101	19409	24072
17.	Lakshmi Vilas Bank Ltd.	629	614	577
18.	Tamilnad Mercantile Bank Ltd.	9141	9626	2455
	New Private Sector Bank			
19.	Axis Bank Ltd.	80557	452005	533116
20.	HDFC Bank Ltd.	2913442	3819382	4388679
21.	ICICI Bank Ltd.	7656000	8673407	7782292

1	2	3	4	5
22.	Kotak Mahindra Bank Ltd.	0	1252	96114
	Foreign Banks			
23.	ABN AMRO Bank N.V.	930097	1154761	984139
24.	American Express Bank Ltd.	362843	0	0
25.	American Express Banking Corp.	0	0	435907
26.	Barclays Bank Plc	0	546602	691927
27.	Citibank N.A.	2645129	3103429	2640603
28.	Deutsche Bank (Asia)	104650	263938	328592
29.	Hongkong and Shanghai Banking Corporation Ltd.	2161886	2735328	1975059
30.	Standard Chartered Bank	1382374	1275192	1145077
	Scheduled Commercial Bank (Total)	22507167	26044966	24660391

Data sourced from off-site Returns

*Data pertaining to credit card business carried by the bank or through its subsidiaries

Payment of Salary to DRDA Employees

*377. SHRI K.E. ISMAIL: Will the Minister of RURAL DEVELOPMENT be pleased to state:

(a) whether Government is aware that most of the employees of District Rural Development Agencies (DRDA) in some States have not been getting their salary for the last few months due to stoppage of funds by the Central Government as per some guidelines;

(b) if so, the details of new guidelines issued and States which not paid the salary regularly;

(c) whether the Sixth Pay Commission's recommendations have not been implemented in the case of DRDA employees;

(d) of so, the details thereof and Government's reaction thereto; and

(e) what measures are being taken to ensure timely payment of salary of DRDA employees and also to implement the Sixth Pay Commission's recommendations in their regard?

THE MINISTER OF RURAL DEVELOPMENT (SHRI C.P. JOSHI): (a) No. Sir. There is no stoppage of funds to any State by the Central Government under District Rural Development Agency (DRDA) Administration Scheme.

(b) No new guidelines have been issued effecting stoppage of salary to DRDAs. During the current financial year out of total allocation of Rs. 250 crore an amount of Rs. 183.46 crore